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PATENT APPLICATION 7/25/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
DAVID CINCOTTA) : Examiner: N. Nguyen
Application No.: 09/245,493) : Group Art Unit: 2164
Filed: February 5, 1999) :
For: SYSTEM AND METHOD FOR)
PREPAYING FOR SERVICES OR) :
GOODS TO BE CONSUMED AT A)
FUTURE DATE : July 20, 2001

Commissioner for Patents
Washington, D.C. 20231

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Technology Center 2100

AMENDMENT

Sir:

In response to the Office Action dated July 3, 2001, please amend the above-identified application as follows:

IN THE SPECIFICATION

In the Brief Description Of The Drawings section on page 8, please insert the following new paragraph after line 7. A marked-up copy of page 8, showing the changes made thereto, is attached.

21
Fig. 3 is a block diagram illustrating the execution of contracts between an administrating company and plural participants, and between the administrating company and plural institutions. *21*